

Medicare Supplement

April 2010 Medicare Supp Rate Adjustments

MISSOURI



2/24/10

RATES

As you know, we continually manage our Medicare supplement block of business to provide the best possible rates to you and our potential policyholders. For our competitors and us, annual rate increases are part of the business cycle to help keep pace with rising Medicare claim trends and changes in the annual co-pays and deductibles. Rest assured that whatever action we take with regard to rates, our Medicare supplement plans will continue to provide you access to a competitive product that will help you both grow your business and meet the ongoing needs of your clients.

Reminders:

New 2010 Plans Available

The new 2010 modernized plans may offer your clients a more competitive rate. If your client qualifies for underwritten business they may be converted to a modernized plan effective June 1 or later.

For the new 2010 modernized plans **only** the application date, for underwritten business, has been extended to 90 days prior to the effective date of coverage – June 1st or later. Therefore, you may begin selling underwritten cases on the 2010 modernized plans on **March 1, 2010**. This is a temporary adjustment and is only effective from March to June 2010.

Administrative Rule – 12-Month Rate

Rates are locked in the date the application is signed, but that rate will continue for 12-months following the **effective date of coverage**. This allows for a true 12-month guarantee to those individuals who are turning 65 and applying early. Premiums will remain the same for the first 12-months that their policy is inforce.

The following rate adjustments apply to the 1990 standardized Medicare supplement/SELECT plans only.

Effective on **inforce business ONLY** for **United World** Medicare supplement and SELECT in **MO** as of **April 1, 2010**, the following rate adjustments by plan for age-65 and over will be effective:

United World Medicare Supplement/SELECT - Inforce Business ONLY Age-65 and Over						
State	Rate Adjustment					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
MO	22%	22%	22%	22%	22%	22%
MO - SELECT		22%	22%	22%	22%	22%

Effective on **inforce business ONLY** for **United World** Medicare supplement and SELECT in **MO** as of **April 1, 2010**, the following rate adjustments by plan for under age-65 will be effective:

United World Medicare Supplement/SELECT - Inforce Business ONLY Under-Age 65						
State	Rate Adjustment					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
MO	6.6%	22.3%	21.8%	21.4%	21.9%	20.5%
MO - SELECT		22.0%	24.4%	22.2%	20.3%	24.7%

Letters to the insureds regarding these rate adjustments will be mailed soon.

If you have questions, please call Sales Support at (800) 693-6083.

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